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In the United States House of Representatives



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Mr. Speaker, I wanted to follow up on a couple of points that the gentleman from Ohio mentioned, one of which was this idea that, well, these kids who don't have insurance can just show up at the emergency room. What I hear people who are of that mindset say is this SCHIP program is too expensive, there's not enough money to cover these kids and, therefore, I don't want to pay for them; somebody else can worry about that, send them to the emergency room.

But here's the problem with that way of thinking. We do pay for it when they show up at the emergency room. They show up there, they get covered, and, as the gentleman indicated, an earache that could have been knocked out with antibiotics turns into something more serious, a cold turns into pneumonia. Other situations that could be easily treatable, they instead turn into bigger health problems. We all pay for that because, in this country, when a hospital has uncompensated care or debt based on the fact that people don't have insurance but still show up for treatment, we are the ones that pay for that.

The reason that when you go to a hospital an aspirin will cost \$15 is because of the cost shift that takes place when somebody, one of these children without health insurance shows up at the hospital, usually in the least cost effective way possible in the emergency room. So that is what happens when the President or someone else says, Well, let's just send them to the emergency room and everything will be fine. We are paying for that. That is why health insurance premiums go up, that is why costs are skyrocketing, and that is the cost shift that takes place.

On another point, I wanted to mention, and we are talking about our successes, some of the things that have happened in this Congress, I wanted to relay a story that took place over the weekend. I was holding a town hall meeting in my district and we were taking questions and someone asks the question, Well, when are you guys going to do something about the cost of college? I have got a kid in college. When are you going to lower the cost of higher education?

I said, That is a great question and I want to apologize to you because you should be aware of the fact that we have done something about that. This is not something that is on the drawing board or just passed the House or is awaiting signature. This has been signed and enacted, \$20 billion of relief for parents and students for higher education. The largest expansion of higher education funding since the GI bill in 1944 passed this House, passed the Senate, and has been signed into law by the President.

Maybe we haven't done as good a job as we should be doing in getting the message out. This is a major legislative victory for this Congress and for this country. We cut in half the interest rate on student loans, from 6.8 percent to 3.4 percent, which, by itself, if we did nothing else, would save the average student borrower in this country \$4,400 by itself.

But that is not all we did. We increased Pell Grant funding to \$5,400, the largest increase and the highest amount available in history, in the history of the Pell Grant program. We increased funding for Perkins loans.

We increased the availability and the types of students and the types of schools that can qualify for Perkins loans. Just as important, we capped at 15 percent of discretionary income the amount that the student borrower will be required to pay in paying back their loans.

So they will not be forced into debt over their heads, and they will be able to have a more manageable debt burden when they graduate and when they start in the workforce and their income is not that high. These are good achievements. That was all in that bill.

So what I said to the person who asked this question was, this was something you took the time to show up at the town meeting to ask this question. This was the number one issue of concern to you, and that is why you asked me this question. And we did something about it. This Congress has helped you on the issue that is of the greatest concern to you. It is going to help millions of Americans, parents and students around this country, afford higher education, afford the cost of college.

We have had tremendous legislative success. As you have talked about, more days in session, more rollcall votes, more legislation passed, than any Congress in recent history, maybe in the history of the country to this date. So we have legislative success.

I wanted to not let the time go by without talking about that College Cost Reduction Act, because that is going to affect people's lives.

So I yield back now to the gentleman from Florida, Mr. Meek.